

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: DALE A. GUSTAFSON	§	Case No. 09-74606
LINDA J. GUSTAFSON	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/20/2009.
- 2) The plan was confirmed on 12/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/06/2010.
- 5) The case was converted on 09/28/2010.
- 6) Number of months from filing or conversion to last payment: 6.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$64,930.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 2,100.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 2,100.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,315.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 155.62	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,470.62</b>
Attorney fees paid and disclosed by debtor:	\$ 300.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY JACQUELINE	Lgl	3,500.00	3,500.00	3,500.00	1,315.00	0.00
CITIFINANCIAL	Sec	5,000.00	5,000.00	5,000.00	0.00	0.00
DEKALB COUNTY COLLECTOR	Sec	8,677.00	8,677.00	8,677.00	629.38	0.00
JP MORGAN CHASE BANK NA	Sec	6,000.00	11,128.19	6,000.00	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	215.00	NA	NA	0.00	0.00
IRS DEPT. OF THE TREASURY	Pri	1,050.00	NA	NA	0.00	0.00
AFNNB / AMERICAN	Uns	78.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS MEDICAL	Uns	9,326.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Uns	0.00	NA	NA	0.00	0.00
ARC - DEKALB LLC	Uns	46.00	NA	NA	0.00	0.00
ATTORNEY THOMAS J. RUSSELL	Uns	500.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	5,000.00	5,186.55	5,186.55	0.00	0.00
BANK ONE	Uns	2,500.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICE	Uns	534.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICE	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	0.00	2,993.27	2,993.27	0.00	0.00
CAPITAL ONE CREDIT CARD	Uns	0.00	NA	NA	0.00	0.00
CBCS	Uns	2,416.00	NA	NA	0.00	0.00

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<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CBE GROUP INC	Uns	0.00	NA	NA	0.00	0.00
CCB CREDIT SERVICES	Uns	2,416.00	NA	NA	0.00	0.00
CHARMING SHOPPES / FASHION	Uns	500.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	0.00	NA	NA	0.00	0.00
CHASE CARDMEMBER SERVICE	Uns	3,210.00	NA	NA	0.00	0.00
PYOD LLC	Uns	0.00	555.73	555.73	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	825.22	825.22	0.00	0.00
COMED CO	Uns	1,386.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Uns	0.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Uns	1,000.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Uns	100.00	NA	NA	0.00	0.00
CREDITORS INTERCHANGE	Uns	5,186.00	NA	NA	0.00	0.00
DEKALB COUNTY CIRCUIT CLERK	Uns	0.00	NA	NA	0.00	0.00
DEKALB COUNTY SHERIFF	Uns	0.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Uns	3,172.00	NA	NA	0.00	0.00
DIRECT TV	Uns	208.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	0.00	2,416.79	2,416.79	0.00	0.00
DISCOVER BANK	Uns	0.00	2,480.24	2,480.24	0.00	0.00
DISH NETWORK	Uns	168.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Uns	789.00	NA	NA	0.00	0.00
ELK GROVE LAB PHYSICIANS SC	Uns	56.00	NA	NA	0.00	0.00
EQUIFAX	Uns	0.00	NA	NA	0.00	0.00
EXPERIAN NCAC	Uns	0.00	NA	NA	0.00	0.00
FASHION BUG	Uns	626.00	NA	NA	0.00	0.00
FIRST USA BANK	Uns	0.00	NA	NA	0.00	0.00
FMS INC	Uns	408.00	NA	NA	0.00	0.00
GEMB / EXON MOBIL	Uns	0.00	NA	NA	0.00	0.00
GEMB / JCP	Uns	0.00	NA	NA	0.00	0.00
HFC	Uns	0.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE BNFL FINC	Uns	6,732.00	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF	Uns	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Uns	0.00	NA	NA	0.00	0.00
INCHARGE	Uns	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	6,328.63	6,328.63	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,059.61	1,059.61	0.00	0.00

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INVESTMENT FUND LLC	Uns	0.00	NA	NA	0.00	0.00
IRS	Uns	0.00	NA	NA	0.00	0.00
IRS DEPT OF THE TREASURY	Uns	2,117.00	NA	NA	0.00	0.00
IRS DEPT OF THE TREASURY	Uns	4,850.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK	Uns	0.00	NA	NA	0.00	0.00
KISHWAUKEE COMMUNITY	Uns	105.00	NA	NA	0.00	0.00
KISHWAUKEE MEDICAL	Uns	891.00	NA	NA	0.00	0.00
LANE BRYANT	Uns	0.00	NA	NA	0.00	0.00
LYNNVILLE - SCOTT - WHITE ROCK	Uns	0.00	NA	NA	0.00	0.00
MADISON RADIOLOGY	Uns	456.00	558.00	0.00	0.00	0.00
MERITER HOSPITAL	Uns	72.00	NA	NA	0.00	0.00
MONROE CLINIC	Uns	30.00	NA	NA	0.00	0.00
NATIONAL ASSET RECOVERY	Uns	825.00	NA	NA	0.00	0.00
NATIONAL IMAGING ASSOCIATES	Uns	0.00	NA	NA	0.00	0.00
NICOR GAS	Uns	156.00	765.72	765.72	0.00	0.00
NORWEST FINANCE	Uns	660.00	NA	NA	0.00	0.00
OFFICE OF THE COMPTROLLER	Uns	0.00	NA	NA	0.00	0.00
OSI COLLECTION SERVICES	Uns	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	983.00	983.67	983.67	0.00	0.00
PRAIRIE POINT OB/GYN	Uns	0.00	NA	NA	0.00	0.00
PROGRESSIVE MANAGEMENT	Uns	79.00	NA	NA	0.00	0.00
REGIONAL ADJUSTMENT BUR	Uns	2,993.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	356.00	590.80	590.80	0.00	0.00
ROUNDUP FUNDING	Uns	494.00	NA	NA	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	891.00	925.21	925.21	0.00	0.00
SEARS / CBSD	Uns	483.00	NA	NA	0.00	0.00
SHELL / CITI	Uns	1,867.00	NA	NA	0.00	0.00
SPIRIT OF AMERICA NATIONAL	Uns	0.00	NA	NA	0.00	0.00
SUBURBAN ENDOCRINOLOGY &	Uns	0.00	212.18	212.18	0.00	0.00
SUBURBAN ENDOCRINOLOGY &	Uns	0.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Uns	545.00	545.00	545.00	0.00	0.00
TRANSUNION	Uns	0.00	NA	NA	0.00	0.00
TSYS DEBT MGT	Uns	0.00	NA	NA	0.00	0.00
UNITED RECOVERY SYSTEMS	Uns	0.00	NA	NA	0.00	0.00
VERIZON	Uns	0.00	176.50	176.50	0.00	0.00

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<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
VILLAGE OF MALTA	Uns	258.00	NA	NA	0.00	0.00
WEINSTEIN & RILEY PS	Uns	0.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL BANK	Uns	596.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Uns	0.00	NA	NA	0.00	0.00
WELTMAN, WEINBERG & REIS	Uns	0.00	NA	NA	0.00	0.00
WF FIN BANK	Uns	727.00	NA	NA	0.00	0.00
WFNNB / LANE BRYANT	Uns	600.00	NA	NA	0.00	0.00
A-TEC AMBULANCE	Uns	286.00	NA	NA	0.00	0.00
ARC DEKALB	Uns	120.00	NA	NA	0.00	0.00
ASSOCIATED COLLECTORS	Uns	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
CBC	Uns	538.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	0.00	NA	NA	0.00	0.00
COMED	Uns	1,594.00	1,606.03	1,606.03	0.00	0.00
DEPT. OF REVENUE	Uns	900.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	2,470.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Uns	0.00	NA	NA	0.00	0.00
ELK GROVE RADIOLOGY SC	Uns	36.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	84.00	789.49	789.49	0.00	0.00
MICHAEL J. MONFILS MD LLC	Uns	22.00	NA	NA	0.00	0.00
MONROE CLINIC	Uns	630.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS, INC.	Uns	28.00	NA	NA	0.00	0.00
NORTHWEST KIDNEY KARE	Uns	17.00	NA	NA	0.00	0.00
OSF MEDICAL CENTER	Uns	0.00	NA	NA	0.00	0.00
PRAIRIE POINT HEALTHCARE LTD	Uns	0.00	NA	NA	0.00	0.00
ST. ANTHONY MEDICAL CENTER	Uns	17.00	NA	NA	0.00	0.00
THOMAS MICHAELSEN DO LTD	Uns	267.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 11,000.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 8,677.00	\$ 629.38	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 19,677.00</b>	<b>\$ 629.38</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,328.63	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 6,328.63</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 22,112.01</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 1,470.62	
Disbursements to Creditors	\$ 629.38	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 2,100.00</b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 10/04/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.